

**DAVID J. HARRIS, ESQUIRE  
COUNSEL FOR THE DEBTOR  
PA S. Ct. No.: 48558  
FL Bar No.: 0451207**

**69 Public Square, Suite 700  
Wilkes-Barre, PA 18701  
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**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

**IN RE:** :  
:  
CATALDO J. GARZELLO, : Chapter 13  
: Case No.: 5:19-bk-04123-RNO  
Debtor : :

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**CERTIFICATE OF SERVICE**

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I, DAVID J. HARRIS, ESQUIRE, do hereby certify that on the 6<sup>th</sup> day of March, 2020, I served a true and correct copy of the Notice of Sale of Real Estate Pursuant to Local Rule ¶ 6004-1(c) in the above matter upon the persons and entities set forth on the attached matrix by First Class United States Mail, postage prepaid.

I certify under penalty of perjury that the foregoing is true and correct.

**RESPECTFULLY SUBMITTED:**

Dated: March 6, 2020  
Wilkes-Barre, Pennsylvania

By: /s/ David J. Harris  
DAVID J. HARRIS, ESQUIRE

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**NOTICE OF SALE OF REAL ESTATE PURSUANT  
TO LOCAL RULE ¶ 6004-1(c)**

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This is to provide you with notice pursuant to Local Rule ¶ 6004-1(c) that the Debtor in the captioned case intends to sell certain real estate. In accordance with the Local Rule, you are notified of the following:

1. The Debtor, CATALDO J. GARZELLA, is an adult individual with an address of 109 Oak Street, Pittston, Pennsylvania 18640 and is the Seller of the Property described below in Paragraph 3 below.
2. Settlement of the sale shall occur on or before the 30<sup>th</sup> day following the issuance of an Order of the Bankruptcy Court approving the sale, pursuant to the terms and conditions of a Standard Real Estate Agreement, a copy of which is appended to a Motion To Sell Real Estate pursuant to 11 U.S.C. 363(b) on file with the Bankruptcy Court (“Motion”).
3. The property that is subject to the sale is improved and is known as 177 Panama Street, Pittston, Luzerne County, Pennsylvania as described in Luzerne County Record Book

3013, at page 210386, et seq., having a Property Identification Number of 72-E11-NE-2-003-012 (the "Property").

4. The Property may be examined prior to sale at any time within twenty-one days (21) days from the date of this Notice by contacting the Debtor's counsel at the address and/or telephone number set forth in the header above.

5. The Debtor intends to sell the Real Estate for the sum of TWENTY-EIGHT THOUSAND FIVE HUNDRED and 00/100 (\$28,500.00) DOLLARS. The Debtor believes that this price represents the net fair market value of the property. Interested parties may present higher and better offers in writing to the Debtor's on or prior to the conclusion of the 21-day period set forth in Paragraph 4 above.

6. The proposed purchasers of the Real Estate are William Eifert, III and Janet Muse-Burke. They are not related in any manner to the Debtor.

7. The Debtor seeks to effectuate the sale of the Real Estate pursuant to Section 363(b) of the Bankruptcy Code and pay from the net sales proceeds thereof the claims of secured creditors, if any, whose liens encumber the real estate in the manner set forth in the above-referenced Motion, after payment of certain administrative costs, expenses and fees as set forth in the Motion. Any excess sales proceeds shall be paid to the Chapter 13 Trustee.

8. The last date by which objections to the sale shall be filed with the Court shall be March 27, 2020. OBJECTIONS ARE TO BE FILED WITH THE CLERK, U.S. Bankruptcy Court, 197 South Main Street, Wilkes-Barre, PA 18701 and served upon the undersigned counsel. Hearing on any Answers or Objections will be scheduled by the Court.

9. All inquiries regarding the sale should be directed to the Debtor's counsel and not to the clerk of the Bankruptcy Court.

**RESPECTFULLY SUBMITTED:**

Dated: March 6, 2020  
Wilkes-Barre, Pennsylvania

BY: /s/ David J. Harris, Esquire  
DAVID J. HARRIS, ESQUIRE

Label Matrix for local noticing

0314-5

Case 5:19-bk-04123-RNO

Middle District of Pennsylvania

Wilkes-Barre

Fri Mar 6 13:47:16 EST 2020

American Express National Bank

c/o Becket and Lee LLP

PO Box 3001

Malvern PA 19355-0701

Advanta Bank Corporation

Resurgent Capital Services

PO Box 10368

Greenville, SC 29603-0368

American Express

PO Box 297879

Ft. Lauderdale, FL 33329-7879

Discover Bank

Discover Products Inc

PO Box 3025

New Albany, OH 43054-3025

Ditech Financial

3000 Bayport Dr Ste 800

Tampa, FL 33607-8417

Ditech Financial LLC

P.O. Box 12740

Tempe, AZ 85284-0046

Greater Pittston Ambulance

83 S Main St

Pittston, PA 18640-1700

Geisinger Health system

100 N Academy Ave.

Danville PA 17822-0001

(p) JEFFERSON CAPITAL SYSTEMS LLC

PO BOX 7999

SAINT CLOUD MN 56302-7999

KML Law Group

701 Market Street

Suite 5000-BNY Independence Center

Philadelphia, PA 19106-1538

(p) JPMORGAN CHASE BANK N A  
BANKRUPTCY MAIL INTAKE TEAM  
700 KANSAS LANE FLOOR 01  
MONROE IA 71203-4774

LVNV Funding, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

Luzerne County Tax Claim Bureau  
c/o Northeast Revenue Service  
200 N River St  
Wilkes Barre, PA 18702-2405

New Residential Mortgage LLC  
P.O. Box 10826  
Greenville, SC 29603-0826

New Residential Mortgage LLC

P.O. Box 10826

Greenville, SC 29603-0826

PHFA-HEMAP

PO Box 24611

Harrisburg, PA 17101-2461

Jim Peavler

10th Floor, Strawberry Square  
Harrisburg, PA 17128-0001

Pennsylvania Department of Revenue  
Bankruptcy Division PO Box 280946  
Harrisburg, Pa. 17128-0946

United Revenue Collections  
PO Box 1184  
Langhorne, PA 19047-6184

James Warmbrodt  
701 Market Street Suite 5000  
Philadelphia, PA 19106-1541

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Ditech Financial LLC

(u)New Residential Mortgage LLC

(u)PA Dept of Revenue

End of Label Matrix

Mailable recipients	27
Bypassed recipients	3
Total	30